


Short Item:

Clients New to Medicare Eligibility

Reminder: Clients getting Social Security benefits when they turn 65 will be automatically enrolled in Medicare Part A (hospital benefits, premium free for folks with 40 qualified work quarters). Clients not getting Social Security benefits at age 65 may want to consider enrolling in Medicare on or around their birthday, even though they may not be retired at that time, to avoid a late-enrollment penalty.

Medicare's Initial Enrollment

Enroll March	Enroll April	Enroll May	Enroll 65th Birthday Month  June 21	Enroll July	Enroll August	Enroll Sept
Start June 1	Start June 1	Start June 1	Start July 1	Start Sept 1	Start Nov 1	Start Dec 1

Initial Enrollment is the 7-month period surrounding your 65th birthday month without penalty. Start date depends on when you enroll.

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Full Retirement and Age 62 Social Security Benefit By Year Of Birth						
Year of Birth	Full (normal) Retirement Age	Age 62 Reduction Months	Total % Reduction	A \$1000 retirement benefit is reduced to	Total % Reduction (spouse)	Spouse's \$500 benefit is reduced to
1937 or earlier	65	36	20.00	\$800	25.00	\$375
1938	65 and 2 months	38	20.83	\$791	25.83	\$370
1939	65 and 4 months	40	21.67	\$783	26.67	\$366
1940	65 and 6 months	42	22.50	\$775	27.50	\$362
1941	65 and 8 months	44	23.33	\$766	28.33	\$358
1942	65 and 10 months	46	24.17	\$758	29.17	\$354
1943-1954	66	48	25.00	\$750	30.00	\$350
1955	66 and 2 months	50	25.83	\$741	30.83	\$345
1956	66 and 4 months	52	26.67	\$733	31.67	\$341
1957	66 and 6 months	54	27.50	\$725	32.50	\$337
1958	66 and 8 months	56	28.33	\$716	33.33	\$333
1959	66 and 10 months	58	29.17	\$708	34.17	\$329
1960 and later	67	60	30.00	\$700	35.00	\$325

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1. If clients were born on January 1st, they should refer to the previous year.
2. If clients were born on the 1st of the month, Social Security Administration (SSA) figures the benefit as if the birthday was in the previous month. Clients must be at least 62 for the entire month to receive benefits.
3. The maximum benefit for the spouse is 50% of the benefit the worker would receive at full retirement age. The % reduction for the spouse should be applied after the automatic 50% reduction. Percentages are approximate due to rounding.

NOTE: Pages 7-8 taken on December 22, 2005 from information published on www.ssa.gov.

